

COMFORTABLE HOMES FOR WORKINGMEN  
RESULT FROM EFFORT TO PLEASE LABOR

Great Industrial Concerns Turn to Architects for Help in Solving Housing Problem. One of the Most Serious of the Day

When Miss Frances E. Osborne inherited the big manufacturing business of her father at Derby, Conn., some years ago she also assumed the problem of meeting the demand of her workmen for better housing facilities. Derby did not afford the type of houses which these men cared to live in, and the problem was a serious one for Miss Osborne, young in business, for it threatened the life of the big plant which her father's death had thrust upon her. Failing to get builders to put up good and reasonably priced dwellings for her workmen there was nothing for her to do but turn builder herself. Near the plant and not far from her own home was a large tract of land which could be secured at a reasonable figure and she decided to buy it and build homes for her workers.

Murphy & Dana, architects of this city, were consulted by Miss Osborne. The problem she placed before the architects was the designing of attractive houses that could be built at a cost which would permit her renting them to her workmen at prices within their income. The problem was a vexing one but that they have succeeded may be seen from the accompanying photograph, which shows one of the several three family cottages which they designed.

The structure cost about \$7,200 to build, which is at the rate of \$2,400 a family, and although each house rents for \$16 a month, Miss Osborne makes about 7 per cent on her investment.

The development was started about five years ago and a number of houses have been erected. They are for two, three and four families. There are two or three or four small houses of from six to eight rooms are under one roof. From the exterior it looks like a single house. By connecting them the cost of construction has been reduced so that it is possible to rent them for a lower figure than would have been possible had each house been built as a separate unit. There are never any vacancies in these houses, which are considered among the best and most attractive small homes in Derby. The operation has solved Miss Osborne's labor problem but has brought her a good return on her investment and considerable satisfaction in establishing a standard for home building in the suburbs of Derby.

The troubles which confronted Miss Osborne are the same which have faced every large employer of labor who has located in the suburbs. While moving into the country from a large city reduces the cost of production it has the effect of hampering production because of labor troubles due largely to poor housing.

In recent years the large plants which for trade purposes and economical reasons have located in the country have provided attractive homes for their workmen, realizing the necessity of contented labor and the moral influence on the character of the force and the work produced by good home surroundings. The test has been made and it has proved to the satisfaction of some of the largest concerns in the country that a commercial development in the suburbs must also have a residential development, one depending on the other.

The Norton Company, whose plant covers thirty acres of land just outside Worcester, Mass., realized this some time ago and decided that it would be a good thing to develop a home colony in connection with the plant. A realty company was formed and Indian Hill, an elevation at the north end of a pretty lake and near the Norton Company plant, was secured as the site for the colony. Grover Arthur, who laid out Forest Hill and many other attractive home colonies in various sections of the country, was asked to lay out Indian Hill and plan small houses within reach of the employees of the Norton Company. Fifty-eight houses have been erected there in the last two years. The hill has been developed in an attractive



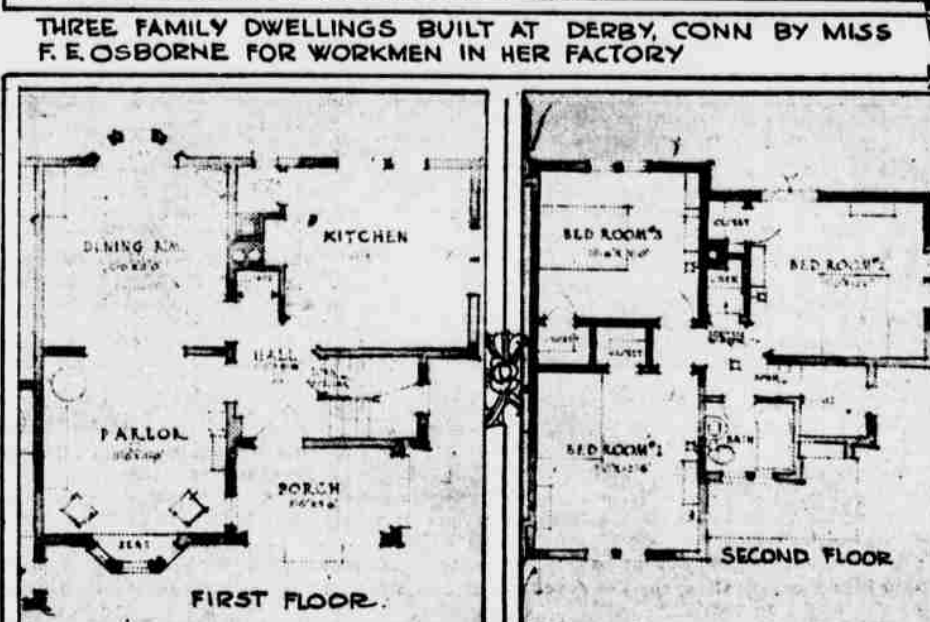
ROW OF HOUSES NEAR BETHLEHEM PA. ERECTED FOR WORKMEN BY WESTON, DODSON &amp; CO COAL MERCHANTS.



THREE FAMILY DWELLINGS BUILT AT DERBY, CONN BY MISS F. E. OSBORNE FOR WORKMEN IN HER FACTORY



TYPICAL BEDROOM IN HOMES ON INDIAN HILL.



FLOOR PLANS OF SECTION OF THREE FAMILY DERBY HOUSES.



INDIAN HILL DWELLING, ONE OF COLONY OF HOUSES BUILT BY THE NORTON CO. NEAR WORCESTER, MASS. FOR ITS WORKMEN.

manner with winding roads, park space and cross streets, which give the place a domestic and cozy feeling that has appealed strongly to the married men of the Norton Company. As rapidly as the houses are erected they are taken over either on a rental basis or by purchase on terms which make it very easy for the workmen to secure his home. Single family houses have six to eight rooms and have cost from \$3,188 to \$3,791 to build, according to price of building material at the time of construction. The company encourages men to purchase, and has made it possible for them to do so by a system of weekly or monthly payments which gives them their houses in twelve years.

Gary, out in Indiana, was built to accommodate the workmen of the United States Steel Corporation. It was lifted out of a wide stretch of country and is

now considered a model city, since its development was not haphazard but along comprehensive lines which were laid down at the start. Just now a large workmen's dwelling community is being laid out for one of the big plants at Erwin, an industrial town in the Blue Ridge section of Tennessee. It is to be similar to the Indian Hill development and is being done by Mr. Atterbury. It is probably the first time that anything has been started to improve the home life of the industrial workers of the Blue Ridge section. Housing facilities there are not even as good as those which are to be found in the worst industrial districts of the East.

A home development planned with the idea of accommodating the workmen in the great steel mills at Bethlehem, Pa., was taken advantage of by merchants, clerks and professional men of Bethlehem instead of the steel workers. West-

ton, Dodson & Co., coal merchants and real estate men of Bethlehem, had a large tract of vacant land near the big steel mills which they had bought years ago for the coal deposits under the surface. Having removed the coal the property was of no more value. The great rush of labor to Bethlehem to fill war orders and the increased value of land induced the coal dealers to build small, attractive and inexpensive homes on the property for the men in the steel works. The name of Elmwood Park was given to the place and George K. Welsh, architect, of Wilkes-Barre, was employed to design and lay out the park with small houses. He has designed and built about sixty houses, most of which have been purchased by high salaried employees of the big manufacturing plants at Bethlehem, storekeepers in the town and others, very few of whom are what may be termed workmen.

Ruth Dean, a landscape architect of this city, laid out the landscape features of the development. Commercialism was too strongly planted in the owners of the land to permit of a saving in the artistic community features designed by Dean, since the houses were in such great demand that land-scapers were not necessary to attract buyers. On one of the corners a house has been built from the plans which won the second prize in this city's \$4,500 country house competition of last year. It was the design of L. E. Welsh, a brother of the architect for the development, and J. F. Newell, two young draughtsmen in the office of Aymar Embury II. The house was built at a cost of \$3,300.

Most of the houses in the Elmwood Park development cost between \$2,400 and \$3,000 and rent for \$14 and \$16 a month.

Driggs avenues, for Jane C. Hobley; for the Jackson estate of E. E. Higgins Company the vacant plot at the north-east corner of Knickerbocker avenue and Ingraham street for improvement; the five story brick building on the south side of Varet street between Bushwick avenue and White street, for A. A. Roth to J. Weiss.

R. A. Schlesinger has sold 27 Furman avenue, near Broadway, a six family brick tenement house, for a client to Jacob Luthy for investment.

Shaw & Co. have sold for the Ideal Mortgage Corporation 422 Jerome avenue, a three story and basement dwelling, on plot 18x50x100. The purchaser will occupy.

**BUYS STATEN ISLAND HOUSE.**  
J. Sterling Drake has sold for Dr. Percival K. Nichols to John J. Reagan his former residence on the northeast corner of Lafayette and Harrison avenues, Port Richmond, plot 91x75.

**LARGER ELIZABETH FACTORY.**  
Louis Schlesinger has sold for the Economy Realty Company, William Rabin and Judge P. H. Gilhooly of Elizabeth, N. J., to Franklin H. Kalbfleisch & Co. four acres adjoining their plant. The present factory is to be replaced by a new building facing Varona Lake and directly opposite the Montclair Golf Club. The property is one of the show places of the county, and was held at \$30,000. The Simpson Merritt Company of Montclair and Carl Mau of Verona made the deal.

**GETS SKYSCRAPER JOB.**  
The William Kennedy Construction Company of Brooklyn has been awarded the general contract for the construction of a twenty story brick and stone office building at 110 to 114 William street, on which is to be erected by a company headed by H. Rudolph Anderson. The building will measure 90x125 feet, and has been designed by Frank H. Quinby.

**WHITE PLAINS HOUSE LEASED.**  
The Robert E. Farley Organization has leased the home of Clifton Embury of South Broadway, White Plains, to George Thomas.

BUYS TO PROTECT  
93D STREET HOTEL

Woman Owner of Ashton on Madison Avenue Acquires Adjoining Realty.

Mrs. Frederica Ashton Bennet has purchased the three story and basement private dwelling at 1004 Madison avenue, between Ninety-second and Ninety-third streets, from Milton Newitzer, represented by John J. Kavanagh, and the four story and basement private dwelling at 14 East Ninety-third street, between Fifth and Madison avenues. Mrs. Bennet owns the Hotel Ashton at the southwest corner of Ninety-third street and Madison avenue. Both of the properties just sold adjoin the Hotel Ashton

## HOLDING CO. TO TAKE FLAT.

The Thermor Realty Company has been incorporated by Robert Von Cleft, L. C. Burdett and R. W. Horne for the purpose of taking over the five story apartment at the southwest corner of Northern avenue and 180th street from the Leona Holding Corporation, Frederick Brown president. The building is known as 60 Northern avenue, is on a plot 70x100 feet and is valued at \$135,000. A Brooklyn moving picture theatre at 424 Tompkins avenue was given by the Clefleck Amusement Corporation to Mr. Brown as part payment for the apartment. The new corporation will take over the amusement company's contract of sale.

**BROOKLYN HOME FOR AGED.**  
James B. Fisher has sold the large residence at 290 Ocean Parkway, on plot 160x250, running through to East Fifth

street, between Cortelyou road and Ditmars avenue, for the Williamsburg Savings Bank to the Presbyterian Home for the Aged, a newly organized institution to provide a home for the aged; a two story brick residence with garage for P. J. Collins on Caton avenue between East Third street and East Fourth street to F. Fournier; the residence at 308 East Eighth street, on plot 30x100, for Mary Ford to Susan Conroy; for George O. Walbridge a vacant plot 60x100 on Artyle road, north of Beverly road, to the Ascendancy Realty Company, which will build a detached residence; 206 Broadway, facing the Williamsburg Bridge Plaza and running through to South Eighth street, for Caroline Gage to Katherine Troiber and resold for her to a client for improvement; 308 South Fifth street, a three story brick residence on plot 20x120 for Sarah E. De Nye; 122 Hester street, a three family brick tenement on lot 23x100, for Katie Shiel to Joseph Cardinale; to the New York and Brooklyn Casket Company 146, 148, 170 and 172 Wallabout street, on which is to be erected a modern garage; the three story and basement brick residence at 158 South Eighth street, between Bedford and

Driggs avenues, for Jane C. Hobley; for the Jackson estate of E. E. Higgins Company the vacant plot at the north-east corner of Knickerbocker avenue and Ingraham street for improvement; the five story brick building on the south side of Varet street between Bushwick avenue and White street, for A. A. Roth to J. Weiss.

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LAND BANK HELPING  
SMALL HOME BUYERS

Furnishing Funds to Building Associations to Meet Mortgage Demands.

"An unusual demand for mortgage loans on homes is reported by officers of savings and loan associations in the metropolitan district," said Archibald W. McEwan, secretary of the State and Metropolitan leagues of these organizations, yesterday. Formerly, when associations depended for funds solely upon receipts of dues, less than \$10,000 a month could be loaned by the average association, and it is well within the mark to state that where one application could be granted ten were refused in the old days.

"Now all is changed, and associations in this State may get money through the Land Bank of the State of New York, operated solely for the benefit of these organizations. The Land Bank issues bonds, backed by member associations, and when member associations can borrow at 5 per cent, and it is hoped to get the interest even lower, very soon.

"This new arrangement to get money is becoming generally known, with the result that home owners are coming to the associations in greater numbers than ever before. It is quite common in the position of taking many loans that otherwise would not be passed. One small association this week had an application for a mortgage loan of \$5,000 on property then conservatively appraised at \$10,000. The association's officers did not propose to let a chance go, even if there were no funds on hand to meet the application, and at a meeting of the board of directors it was decided to borrow the money from the Land Bank of 2 per cent.

"Appropriately, the mortgage was paying 5 1/2 per cent, on the mortgage nearly due. Yet he prefers to pay 2 per cent in the savings and loan association (\$25 interest, \$25 on principal), because he will reduce his mortgage \$25 each month—these twenty years, or perhaps inside of eight years, in any case a member gets from 3 1/2 to 5 per cent interest on his savings, depending on the length of time the shares are held, withdrawal value increasing each year."

"Speaking of money saved in our associations, it is quite common for those who have no knowledge of the subject to assume and even make the positive statement that a person who withdraws his money before his shares reach par gets no interest. This, of course, is absurd and to association can hope to get ahead if such a policy were adopted. In the aerial plan associations interest in the development to spend money in making, and in order to induce systematic saving a portion of the profits is held back if the stock is withdrawn before maturity or perhaps inside of eight years. In any case a member gets from 3 1/2 to 5 per cent interest on his savings, depending on the length of time the shares are held, withdrawal value increasing each year."

## FOLKS TURNING TO COUNTRY.

The Long Island Railroad reports that during February 19,001 sixty six tickets were purchased by Long Island residents. This is a new record for February, representing 2,761 more commuters than during the same month a year ago. In January, 1916, the first two months exceeds by 4,438 the number of commuters in the corresponding period of 1916.

## FLATS MORE SANITARY.

Tenement House Department Campaign Proves Effective.

Tenements are in a much better sanitary condition to-day than they were three months ago as the result of a campaign started by Tenement House Commissioner John J. Murphy. The campaign was started by the department bringing about a betterment of unsanitary apartments where it was found the conditions were obviously due to acts or omissions of tenants. In Manhattan six inspectors issued 135 notices and 135 were reported complied with. One case reached the magistrate's court and after a summons had been obtained the case was reported complied with. In one special district 150 notices issued were quickly complied with, and in Brooklyn out of 300 notices issued only three were not complied with in ten days. These reached the court and the tenants were fined \$2 in two cases and sentence was suspended in the third. The purpose of the campaign was to find out whether tenants would voluntarily comply with the department's orders and whether in the event of their failure to do so the magistrates would find them responsible. Commissioner Murphy feels satisfied that the department will be upheld by the courts.

## INVESTING IN TENEMENTS.

**EAST 10TH STREET.**—Charles Buerbach, Co. have sold for Joseph Kugler 271 East Tenth street, a five story tenement for twenty families on lot 20x100, to George Seiderman.

**KELLY STREET.**—Abraham Berger has sold to Isaac Klein 333 Kelly street, a four story flat on plot 36x100, adjoining the southwest corner of Intervale avenue. The price was \$20,000.

## LABOR BUREAU IN QUEENS.

A Queens borough branch office of the State Employment Bureau will be established about March 15 as a result of the efforts of the Chamber of Commerce of the Borough of Queens, which brought the attention of the New York State Department of Labor to the necessity for additional facilities because of the many new factories which have recently located in Queens. A store at Jackson avenue and Skillman street, Long Island City, has been rented by the chamber which will be placed at the disposal of the bureau. A. J. Portner has been designated by Commissioner Henry D. Sayer to take charge.

## TO SELL RICHMOND ESTATE.

Among the properties to be offered at the special sales day to be held by Joseph P. Day, on March 27, is the famous Dixon J. Hughes mansion at Rossville, Staten Island. This property comprises about twenty-two and a half acres and has a frontage of 428 feet on the Arthur Kill and 357.42 feet on the Shore road. Other parcels to be offered at this same sale include tenements, dwellings, a business building and a vacant plot at Belle Harbor.

## OLD DEEDS RECORDED.

Papers 168 Years Old Put on File for First Time.

The most interesting real estate documents which have come to the attention of recording forces at the Register's office in a long time were put on record yesterday. Two deeds, one 168 years old and the other 163 years old, covering the ownership of the property at 108 Cliff street, which was sold on Friday by Nicholas F. Walsh for the Evangelical Church of St. Matthew to Matthew Sullivan, were taken to the Register's office by Mr. Davidson of the Title Guarantee and Trust Company and put on record. It is the first time in two centuries that any papers covering the ownership of this property have been put in the hands of a public official.

The deeds have been held by trustees of the Lutheran Church, first by the Protestant Reformed German Lutheran Church and later by the Evangelical Lutheran Church of St. Matthew, now on Convent avenue, the successor of the first church by which the property was conveyed in 1765.

The deeds, yellowed with age and written in long hand, describe the property as being 23x67 feet in dimension. Philip, Jacob and Peter Grim and others, apparently trustees of the Protestant Church, bought the property from Robert Bonson for \$250, which is about \$1,250. They bought the property on March 22, 1749. Sixteen years later, in 1765, a change was made in the church and the property was transferred by the Grimms and others to Baltus Sprangler and others in trust for a Lutheran church. Six shillings was the consideration in this case, according to the deed dated February 3, 1765.

Later the adjoining plot, 32x71, was acquired as a burial ground. The property, which might be known also as 115 Cliff street, is at the north end of the street, which terminates just north of the Brooklyn Bridge.

For a number of years the site has been covered by a three story building used as a warehouse. A few years ago \$20,000 was offered for the property.

## DEGON SELL AT FLUSHING.

The Degon Realty & Terminal Improvement Company sold to J. L. Brien of Manhattan, its holdings at the northern junction of Old Mill Creek and Uland avenue, Flushing.

## MANHATTAN ALTERATIONS.

8TH AV. 423 to 427, and 4th st. 245 to 247, to a three story multiple dwelling, 10th st. 100 to 104, 11th st. 100 to 104, 12th st. 100 to 104, 13th st. 100 to 104, 14th st. 100 to 104, 15th st. 100 to 104, 16th st. 100 to 104, 17th st. 100 to 104, 18th st. 100 to 104, 19th st. 100 to 104, 20th st. 100 to 104, 21st st. 100 to 104, 22nd st. 100 to 104, 23rd st. 100 to 104, 24th st. 100 to 104, 25th st. 100 to 104, 26th st. 100 to 104, 27th st. 100 to 104, 28th st. 100 to 104, 29th st. 100 to 104, 30th st. 100 to 104, 31st st. 100 to 104, 32nd st. 100 to 104, 33rd st. 100 to 104, 34th st. 100 to 104, 35th st. 100 to 104, 36th st. 100 to 104, 37th st. 100 to 104, 38th st. 100 to 104, 39th st. 100 to 104, 40th st. 100 to 104, 41st st. 100 to 104, 42nd st. 100 to 104, 43rd st. 100 to 104, 44th st. 100 to 104, 45th st. 100 to 104, 46th st. 100 to 104, 47th st. 100 to 104, 48th st. 100 to 104, 49th st. 100 to 104, 50th st. 100 to 104, 51st st. 100 to 104, 52nd st. 100 to 104, 53rd st. 100 to 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